

Form 151

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Michal J. Ghafoor**  
Debtor(s)

Bankruptcy Case No.: 19-20118-GLT  
Related to Docket No. 72  
Chapter: 13  
Docket No.: 74 - 72  
Concil. Conf.: August 12, 2021 at 11:30 AM

**CERTIFICATE OF SERVICE**

I certify under penalty of perjury that I am, and at all times hereinafter mentioned was, more than 18 years of age and that

on the \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_, I served a copy of the within *Order* together with the *Notice of Proposed Modification to Confirmed Plan* and the *Amended Plan* filed in this proceeding, by (describe the mode of service):

on the respondent(s) at (list names and addresses here):

Executed on \_\_\_\_\_  
(Date) \_\_\_\_\_ (Signature) \_\_\_\_\_

\_\_\_\_\_  
(Type Name and Mailing Address of Person Who Made Service)

In re:  
Michal J. Ghafoor  
Debtor

Case No. 19-20118-GLT  
Chapter 13

District/off: 0315-2  
Date Rcvd: Jul 01, 2021

User: dbas  
Form ID: 151

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

**Symbol** **Definition**

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 03, 2021:**

Recip ID	Recipient Name and Address
db	+ Michal J. Ghafoor, 516 Kelly Avenue, Pittsburgh, PA 15221-3132

TOTAL: 1

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 03, 2021

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 1, 2021 at the address(es) listed below:**

Name	Email Address
Brian Nicholas	on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company bnicholas@kmllawgroup.com
Brian Nicholas	on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY FSB bnicholas@kmllawgroup.com
Glenn R. Bartifay	on behalf of Attorney Glenn R Bartifay gbartifay@bartifaylaw.com sfallat@bartifaylaw.com;gbartifay@yahoo.com
Glenn R. Bartifay	on behalf of Debtor Michal J. Ghafoor gbartifay@bartifaylaw.com sfallat@bartifaylaw.com;gbartifay@yahoo.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bersteinlaw.com jbluemle@bersteinlaw.com
Maria Miksich	on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY FSB mmiksich@kmllawgroup.com

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Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmeccf@chapter13trusteewdpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 9